

Information to identify the case:

Debtor 1 Wayne E. Brennan
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **15-22087-GLT**

Social Security number or ITIN **xxx-xx-7004**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wayne E. Brennan

10/13/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wayne E. Brennan
Debtor(s)

Case No. 15-22087-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Oct 13, 2020

User: lfin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

Recip ID	Recipient Name and Address
db	+ Wayne E. Brennan, 218 Shannon Heights Drive, Verona, PA 15147-2822
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, PA 15222-5413
sp	+ Katherine Neal, Carey, Leisure & Neal, 622 Bypass Drive, Suite 100, Clearwater, FL 33764-5002
14127009	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
14087461	+ Atlas Self Storage, 6449 Saltsburg Road, Pittsburgh, PA 15235-2071
14071639	Atlas Storage, Saltsburg Road, Penn Hills, PA 15235
14059162	Chase Auto Finance, PO Box 30285, Salt Lake City, UT 84130-0285
14071644	Department Of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269
14090540	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14071650	US Department Of Veterans Affairs, Pgh. Healthcare System, VAMC 646, University Drive C, Pgh, PA 15240
14059170	+ World Omni Financial Corp., 111 Jim Moran Blvd., Deerfield Beach, FL 33442-1701

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2020 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2020 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14059160	EDI: CITICORP.COM	Oct 14 2020 05:03:00	A T & T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
14080711	EDI: GMACFS.COM	Oct 14 2020 05:03:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14059161	+ EDI: GMACFS.COM	Oct 14 2020 05:03:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14101398	EDI: BL-BECKET.COM	Oct 14 2020 05:03:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14071640	+ EDI: CITICORP.COM	Oct 14 2020 05:03:00	CBNA, BBY, PO Box 6497, Sioux Falls, SD 57117-6497
14071643	+ EDI: CITICORP.COM	Oct 14 2020 05:03:00	Citi, PO Box 790040, St. Louis, MO 63179-0040
14059164	Email/Text: bankruptcy.notices@hdfs.com	Oct 14 2020 03:14:00	Harley-Davidson Financial Services, Inc., PO Box 22048, Carson City, NV 89721-2048
14059163	EDI: JPMORGANCHASE	Oct 14 2020 05:03:00	Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298
14083163	EDI: CAUT.COM	Oct 14 2020 05:03:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix ,

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14059165	+ Email/Text: PBNCNotifications@perituservices.com	Oct 14 2020 03:13:00	AZ 85038-9505 Kohl's, N56 W 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
14094209	+ EDI: MID8.COM	Oct 14 2020 05:03:00	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14131123	EDI: PRA.COM	Oct 14 2020 05:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14059167	EDI: RMSC.COM	Oct 14 2020 05:03:00	SYNCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
14059166	+ EDI: CITICORP.COM	Oct 14 2020 05:03:00	Sears /CBNA, PO Box 6189, Sioux Falls, SD 57117-6189
14059168	EDI: TFSR.COM	Oct 14 2020 05:03:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14071651	+ EDI: VERIZONCOMB.COM	Oct 14 2020 05:03:00	Verizon, PO Box 33078, St. Petersburg, FL 33733-8078
14085407	+ Email/Text: BKRMailOps@weltman.com	Oct 14 2020 03:14:00	WORLD OMNI FINANCIAL CORP, Its Successors and Assigns, c/o Weltman Weinberg & Reis, 323 W Lakeside Avenue, Cleveland OH 44113-1085
14059169	+ EDI: WFFC.COM	Oct 14 2020 05:03:00	Wells Fargo Bank, PO Box 10335, Des Moines, IA 50306-0335
14130766	+ EDI: WFFC.COM	Oct 14 2020 05:03:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
14071638	*+	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14071641	*	Chase Auto Finance, PO Box 30285, Salt Lake City, UT 84130-0285
14071645	*	Harley-Davidson Financial Services, Inc., PO Box 22048, Carson City, NV 89721-2048
14071642	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298
14071646	*+	Kohl's, N56 W 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
14071648	*	SYNCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
14071647	*+	Sears /CBNA, PO Box 6189, Sioux Falls, SD 57117-6189
14071649	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14071652	*+	Wells Fargo Bank, PO Box 10335, Des Moines, IA 50306-0335
14071653	*+	World Omni Financial Corp., 111 Jim Moran Blvd., Deerfield Beach, FL 33442-1701

TOTAL: 1 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank N.A. andygornall@latouflawfirm.com
Brett A. Solomon	on behalf of Creditor Ally Financial brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank N.A. bnicholas@kmllawgroup.com
Mary Bower Sheats	on behalf of Debtor Wayne E. Brennan Mary@mbsheatslaw.com mbsheats@gmail.com;Sheats@Gubinskylaw.com;G19303@notify.cincompass.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com

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